

Compulsory Contractual Insurance

Abstract

The subject of this diploma thesis is legal regulation of compulsory contractual insurance in the Czech legislation with a focus on its general regulation in civil law. The special regulation of compulsory liability insurance for lawyers, health service providers and the insurance of a guarantee in case of bankruptcy of the travel agency is also called for. The methods of description, analysis and, to a lesser extent, comparisons are used to fulfil the objectives of this work.

The first chapter deals with the concept of compulsory contractual insurance. It includes a historical excursion. The largest part of the chapter describes the types of compulsory insurance and their distinction from voluntary and statutory insurance. The conclusion of this section is a preview of the legislation on compulsory contractual insurance in selected countries.

The second chapter focuses on the description and analysis of the current legislation on compulsory insurance. At the beginning of the chapter, a description of the general regulation of the insurance contract, its subjects and form are made. The largest part of the chapter is devoted to the analysis of provisions that represent the general basis for compulsory contractual insurance. Introduced are partial changes made by the recodification of private law.

The third chapter deals with selected types of compulsory contractual insurance, the law on liability insurance for lawyers is introduced. The introductory part of the chapter deals with the liability of lawyers for damage and its limits, and then with the analysis of the legal regulation, including the influence of the professional organization setting minimum insurance limits. Part of the chapter is devoted to the area of collective insurance of lawyers. It also introduces compulsory liability insurance for damage caused by the health service provider, its legal regulation and the current challenges it faces. The diploma thesis includes a passage focusing on collective insurance arranged by the Czech Medical Chamber. The conclusion of the chapter is an analysis of the compulsory insurance against the bankruptcy of the travel agency, the legal provisions are described, together with the recent changes that are based on European law.

The final chapter selects some of the trends that can be observed in the issue of compulsory contractual insurance. There is a dynamic increase in the number of compulsory insurance. The rest of the chapter is dedicated to describing an ambitious plan to introduce

compulsory insurance for robots, autonomous systems or artificial intelligence devices. The chapter also provides an assessment of this intention.